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tion of the work of the local branch of the National League for Physical Education and Improvement is extremely interesting, and contains suggestions which could well be followed in this country. Another inspiring activity is that of the Cambridgeshire Permanent Building Society formed to promote saving and home building among the workers. This society was started in 1850, and during its active existence of nearly sixty years has never had a bad debt.

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State Insurance. A Social and Industrial Need. By FRANK W. LEWIS. (Boston: Houghton, Mifflin and Company, 1909. Pp. 233. \$2.)

Insurance Against Unemployment. By DAVID F. SCHLOSS. (London: P. S. King and Son, 1909. Pp. x, 132. 3s. 6d.)

The two books named above, while on the same general subject, namely, workingmen's insurance, differ radically in the attitude of author towards the subject, in the methods of presentation and in their general conclusions.

The work by Lewis on state insurance is essentially an argument, elaborate in detail and supported by facts from industrial life and the views of many representative writers in favor of compulsory state insurance against accidents, sickness and old age. The author lays down two important principles which he makes the basis of his general conclusions. First, every man is entitled to a living. Second, any given industry ought to support those workmen who devote themselves to it. He then shows how through either the ignorance or carelessness of the laborer "contracts are made as though sickness, accidents, invalidity and old age had been permanently banished from the earth" (p. 7). Under these circumstances laborers, worn out or maimed in the unhealthy and dangerous trades, become a charge upon public charity unless fortunate enough to be cared for by their immediate family. Since the state exists, in his opinion, to protect its weaker members and further, since the state ulti-

mately bears the burdens caused by accidents, sickness and old age, the state may properly provide through a system of compulsory insurance the means whereby each industry will necessarily take care of its own unfortunates. He believes that such insurance should be compulsory on the ground that any voluntary scheme "will be evaded by the persons and class who most need insurance" (p. 56). He further believes that after a fair trial all working men would be so heartily in its favor that the compulsory features would gradually become a matter of form.

After considering various methods of providing for the cost of such insurance the author concludes that the expense should be borne by the workingmen themselves. This, he believes, would have the following beneficial effects: since the workingmen bear the cost they would maintain their self-respect, they would consequently try to keep the cost low, and ultimately they would recoup themselves in enhanced wages, thus placing the cost of the system on the industry rather than on the unfortunate workmen.

In general the author's position is sound, although he is often visionary and impracticable. Moreover, he has undue reverence for the economy of the state and the honesty of its officials (p. 50). The work is somewhat discredited by what seems an unwarranted attack upon what the author calls existing institutions, namely, savings banks, friendly societies, trade unions, relief departments of corporations, industrial insurance, old line insurance, and insurance sold over the counter. His assertion that there is an "inherent tendency" for life-insurance companies to become dishonest and that "it is largely due to the efforts of one man" (p. 126) that this tendency has been neutralized will hardly be accepted as an accurate statement of fact.

The appendix contains in addition to some important documents, for example, the English Workingmen's Compensation Act of 1896, elaborate tables showing the status of workingmen's insurance, accident insurance, and invalid insurance in the more important industrial countries of the world.

Mr. Schloss' work on insurance against unemployment is based upon his well-known report, 1904, to the English board of trade on agencies and methods of dealing with the unemployed in certain foreign countries. Since 1904 insurance against unem-

ployment has had a tremendous development and this work is of necessity much more extensive than the author's earlier report.

The main portion of the book is devoted to a detailed statement of the laws enacted in various European cities and states regarding unemployment, with some observations on the results of these plans wherever the law has been in operation long enough for the results to be at all valuable. Unlike Mr. Lewis the author is not an advocate, but an investigator. His conclusions consequently have more force and may be briefly stated: (1) the system should be organized by trades; (2) it must be national; and (3) it must operate in connection with labor registration agencies. The reasons for these conclusions appear from a study of the experiences of the cities and countries reviewed. A system of general insurance against unemployment tends to drive away the good lives unless the system is compulsory, and compulsory insurance against unemployment has not yet been found successful in experience. Insurance by trades tends to prevent fraud on the part of men who are drawing pay while still working. Municipal insurance has generally proved a failure, since trade organizations are usually national in scope and further since local organizations prevent that mobility of labor which is essential for economic well-being. Its operation in connection with labor registries tends to prevent a large part of the fraud that otherwise would be perpetrated against the honest workingmen. Mr. Schloss is sufficiently acquainted with actual conditions to know that any system, however good it may be from the ideal standpoint, will fail if too much reliance is placed upon the natural goodness of human nature.

The appendix contains translations of the laws and regulations regarding unemployment insurance in Berne, Strassburg, Norway and Denmark. A short but select bibliography is appended to the book.

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